

21. A system according to claim 19 or claim 20, where the host transaction engine also provides for an electronic transfer of funds from the payment system in response to a transaction in relation to the provision of a commercial provider's service or product.

5 22. A system according to any one of claims 19 to 21, where primary payment for the provision of the service or product transacted is effected directly between the terminal device of the merchant and the payment system and wherein the host transaction engine effects subsequent payment of the commercial provider and the terminal owner.

10 23. A system according to any one of claims 19 to 22, further comprising a payment system server connected to the host transaction engine, the payment system server providing for an electronic transfer of funds from the payment system in response to a transaction in relation to the provision of a service or product communication between the EFT terminal and the host transaction
15 engine, and between the host transaction engine and the payment system, as authorised by the payment system.

24. A host transaction engine comprising:

a process automation engine; and

at least one adapter for receiving a message;

20 where the at least one adapter translates the message into a format able to be processed by the process automation engine and the process automation engine processes the message in accordance with a predetermined process model.

25 25. A method for electronically transacting a trade between a commercial provider and a customer of a merchant substantially as herein described with reference to the accompanying drawings as appropriate.

**REPLACED BY
ART 34 AMDT**

26.A system for electronically transacting a trade substantially as herein described with reference to the accompanying drawings as appropriate.